

Arkansas Insurance Department

Mike Beebe
Governor



Jay Bradford
Commissioner

February 28, 2011

Dear Mercy Policyholder,

This letter is intended to make sure you are aware that your insurance coverage with Mercy Health Plan will terminate on March 15, 2011. In order to avoid a disruption in coverage, you should contact an Arkansas licensed insurance agent to assist you in making sure you have health insurance on the date of termination. You may also consider contacting a health insurance company directly. Should you need a list of the insurance companies which write individual health insurance policies in Arkansas, we have included a list of companies for your convenience.

In the event that you do not qualify for an individual health insurance policy from a commercial insurance company, you should be aware that you may qualify for the State's high risk pool, Comprehensive Health Insurance Pool (CHIP).

If you submit an application to CHIP, clearly identify yourself as a Mercy policyholder (this requirement can be met by providing a recently issued Certificate of Creditable Coverage from Mercy). Mercy policyholders will need to submit a CHIP application including a completed CHIP Eligibility Worksheet and an Enrollment Form for a *Resident* Eligible Individual. The CHIP application may be obtained from any Arkansas licensed agent, by calling CHIP customer service at 1-800-285-6477 or through the CHIP Web site at www.chiparkansas.org.

Individuals may qualify for CHIP coverage if they are currently residents of Arkansas, have been residents of Arkansas for at least 90 days and present evidence to the Administrator of:

- a. a notice of rejection or refusal by an insurer to issue substantially similar *individual* health insurance coverage by reason of the existence or history of a medical condition; or
- b. a refusal by an insurer to issue *individual* health insurance coverage except at a rate substantially in excess of (at least 50% greater than) the applicable premium rate under a comparable CHIP Policy;

You could be subject to pre-existing condition exclusions under CHIP, unless you are eligible for and purchase the pre-existing condition waiver.

You should be aware that if you qualify for CHIP that the CHIP premium will most likely be much higher than what you paid for your Mercy policy, and that the benefits offered may have substantial differences as well.

In any scenario, we encourage you to ask questions about your coverage so that you know exactly what you are purchasing and there will be less opportunity for confusion or misunderstanding at the time you have a claim.

Our Consumer Assistance Program stands ready to assist you in answering your questions during this time of transition. You can contact us at Insurance.Consumers@arkansas.gov or 1-855-332-2227.

Sincerely,

A handwritten signature in black ink that reads "Jay Bradford". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Jay Bradford
Commissioner

JB/jfm/lrr

Companies That Offer Individual Major Medical Coverage in Arkansas

<ul style="list-style-type: none"> • <u>Arkansas Blue Cross Blue Shield</u> • (800) 238-8379 http://www.arkansasbluecross.com/	<ul style="list-style-type: none"> • <u>Arkansas Comprehensive Health Insurance Pool – CHIP -- (state risk health pool)</u> • (800) 285-6477 http://www.chiparkansas.org/
<ul style="list-style-type: none"> • <u>Assurant Health</u> • (800) 800-1212 http://www.assurant.com/	<ul style="list-style-type: none"> • <u>Celtic Insurance Co.</u> • (800) 477-7990 http://www.celtic-net.com/
<ul style="list-style-type: none"> • <u>CoventryOne</u> • (800) 768-4849 • http://ckckansas.com • (click on the Coventry Arkansas Member button) 	<ul style="list-style-type: none"> • <u>Empire Fire and Marine Insurance Co.</u> • (800) 842-6797 • http://www.zurichna.com/zna/home/welcome.htm
<ul style="list-style-type: none"> • <u>Golden Rule</u> • (618) 943-5064 http://goldenrule.com/	<ul style="list-style-type: none"> • <u>Freedom Life Insurance Company of America</u> • (800) 387-9027 http://www.freedomlife.net/
<ul style="list-style-type: none"> • <u>United Security Life & Health Insurance Co. (Illinois)</u> • (800) 875-4422 http://www.unitedsecuritylandh.com/	<ul style="list-style-type: none"> • <u>World Insurance Company</u> • (800) 786-7557 http://www.worldinsco.com/

Companies That Offer Short Term Major Medical & Limited Benefits in Arkansas

<ul style="list-style-type: none"> • <u>Arkansas Blue Cross Blue Shield</u> • (800) 854-7199 or (501) 378-2010 http://www.arkansasbluecross.com/	<ul style="list-style-type: none"> • <u>Assurant Health</u> • (800) 800-1212 http://www.assurant.com/
<ul style="list-style-type: none"> • <u>Chesapeake Life Insurance Company</u> • (800) 733-1110 http://healthmarkets.com/	<ul style="list-style-type: none"> • <u>Continental Life Insurance Company of Brentwood</u> • (800) 264-4000 or (615) 377-1300 http://cont-life.com/
<ul style="list-style-type: none"> • <u>Golden Rule Insurance Company</u> • (317) 715-7644 http://goldenrule.com/	<ul style="list-style-type: none"> • <u>Guarantee Trust Life Insurance Company</u> • (800) 338-7452 or (708) 699-0600 • http://www.gtlic.com/
<ul style="list-style-type: none"> • <u>MEGA Life & Health Insurance Company</u> • (800) 733-1110 http://healthmarkets.com/	<ul style="list-style-type: none"> • <u>Mid-West National Life Insurance Company of Tennessee</u> • (817) 255-3100 http://healthmarkets.com/
<ul style="list-style-type: none"> • <u>Physicians Mutual Insurance Company</u> • (800) 228-9100 or (402) 633-1000 http://www.physiciansmutual.com/	<ul style="list-style-type: none"> • <u>Union Security Insurance Company</u> • (800) 733-7879 or (816) 881-6097 http://www.assurant.com/
<ul style="list-style-type: none"> • <u>United American Insurance Company</u> • (800) 331-2512 http://www.unitedamerican.com/	